Rule 3.19A.2

Appendix 3Y

Change of Director's Interest Notice

Information or documents not available now must be given to ASX as soon as available. Information and documents given to ASX become ASX's property and may be made public.

Introduced 30/09/01 Amended 01/01/11

Name of entity	**Xref Limited (ASX:XF1)**
ABN	**34 122 404 666**

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

Name of Director	Brad Rosser
Date of last notice	7 December 2016

Part 1 - Change of director's relevant interests in securities
In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust

Note: In the case of a company, interests which come within paragraph (i) of the definition of "notifiable interest of a director" should be disclosed in this part.

Direct or indirect interest	Direct interest
Nature of indirect interest (including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest.	
Date of change	3 December 2020
No. of securities held prior to change	7,000,000 options with an exercise price of A$0.70 and expiry dates, if not exercised, of 25 November 2021 (4,500,000 options) and 25 November 2022 (2,500,000 options).
Class	Fully paid ordinary shares
Number acquired	43,607
Number disposed	Nil
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	$0.18 per share
No. of securities held after change	43,607 fully paid ordinary shares 7,000,000 options with an exercise price of A$0.70 and expiry dates, if not exercised, of 25 November 2021 (4,500,000 options) and 25 November 2022 (2,500,000 options).

+ See chapter 19 for defined terms.

Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	Shares issued following approval at the Company's Annual General Meeting held on 25 November 2020, in payment of 20% of Mr Rosser's Director's Fees for the three months to 30 June 2020 to make up for the cash forgone.

Part 2 – Change of director's interests in contracts

Note: In the case of a company, interests which come within paragraph (ii) of the definition of "notifiable interest of a director" should be disclosed in this part.

Detail of contract	Not Applicable
Nature of interest	
Name of registered holder (if issued securities)	
Date of change	
No. and class of securities to which interest related prior to change Note: Details are only required for a contract in relation to which the interest has changed	
Interest acquired	
Interest disposed	
Value/Consideration Note: If consideration is non-cash, provide details and an estimated valuation	
Interest after change	

Part 3 – +Closed period

Were the interests in the securities or contracts detailed above traded during a +closed period where prior written clearance was required?	No
If so, was prior written clearance provided to allow the trade to proceed during this period?	
If prior written clearance was provided, on what date was this provided?	

+ See chapter 19 for defined terms.

Rule 3.19A.2

Appendix 3Y

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Introduced 30/09/01 Amended 01/01/11

Name of entity	**Xref Limited (ASX Code: XF1)**
ABN	**34 122 404 666**

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

Name of Director	Lee-Martin John Seymour
Date of last notice	5 March 2020

Part 1 – Change of director's relevant interests in securities

In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust

Note: In the case of a company, interests which come within paragraph (i) of the definition of "notifiable interest of a director" should be disclosed in this part.

Direct or indirect interest	Indirect interest
Nature of indirect interest (including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest.	(a) West Riding Investments Pty Ltd <Seymour Family Trust> Lee-Martin John Seymour is the sole shareholder of the trustee, West Riding Investments Pty Ltd, and he is a beneficiary of the Seymour Family Trust. (b) Seymour Superannuation Holdings Pty Ltd <Seymour Super Fund A/C> Lee-Martin John Seymour is a shareholder of the trustee, Seymour Superannuation Holdings Pty Ltd, and he is a beneficiary of the Seymour Super Fund. (c) Mrs Melanie Anne Seymour (wife of Lee-Martin John Seymour).
Date of change	3 December 2020
No. of securities held prior to change	(a) 30,857,612 fully paid ordinary shares (a) 8,333,333 Class C Performance Rights (b) 243,864 fully paid ordinary shares (c) 10,000 fully paid ordinary shares
Class	Fully paid ordinary shares

+ See chapter 19 for defined terms.

Number acquired	73,077
Number disposed	Nil
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	$0.18 per share
No. of securities held after change	(a) 30,930,689 fully paid ordinary shares (a) 8,333,333 Class C Performance Rights (b) 243,864 fully paid ordinary shares (c) 10,000 fully paid ordinary shares
Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	Shares issued following approval at the Company's Annual General Meeting held on 25 November 2020, in payment of 20% of Mr Seymour's salary for the three months to 30 June 2020 to make up for the cash forgone.

Part 2 – Change of director's interests in contracts

Note: In the case of a company, interests which come within paragraph (ii) of the definition of "notifiable interest of a director" should be disclosed in this part.

Detail of contract	None
Nature of interest	
Name of registered holder (if issued securities)	
Date of change	
No. and class of securities to which interest related prior to change Note: Details are only required for a contract in relation to which the interest has changed	
Interest acquired	
Interest disposed	
Value/Consideration Note: If consideration is non-cash, provide details and an estimated valuation	
Interest after change	

Part 3 – +Closed period

Were the interests in the securities or contracts detailed above traded during a +closed period where prior written clearance was required?	No
If so, was prior written clearance provided to allow the trade to proceed during this period?	
If prior written clearance was provided, on what date was this provided?	

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Change of Director's Interest Notice

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Introduced 30/09/01 Amended 01/01/11

Name of entity	**Xref Limited (ASX Code: XF1)**
ABN	**34 122 404 666**

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

Name of Director	Timothy David Griffiths
Date of last notice	15 March 2018

Part 1 – Change of director's relevant interests in securities

In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust

Note: In the case of a company, interests which come within paragraph (i) of the definition of "notifiable interest of a director" should be disclosed in this part.

Direct or indirect interest	Direct interest
Nature of indirect interest (including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest.	Squirrel Holdings Australia Pty Ltd <Griffiths Family Trust> Timothy David Griffiths is the sole shareholder of the trustee, Squirrel Holdings Australia Pty Ltd, and he is a beneficiary of the Griffiths Family Trust.
Date of change	3 December 2020
No. of securities held prior to change	30,857,613 fully paid ordinary shares – held indirectly 8,333,333 Class C Performance Rights – held indirectly
Class	Fully paid ordinary shares
Number acquired	73,077
Number disposed	Nil
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	$0.18 per share

+ See chapter 19 for defined terms.

No. of securities held after change	30,857,613 fully paid ordinary shares – held indirectly 8,333,333 Class C Performance Rights – held indirectly 73,077 fully paid ordinary shares – held directly
Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	Shares issued following approval at the Company's Annual General Meeting held on 25 November 2020, in payment of 20% of Mr Griffiths' salary for the three months to 30 June 2020 to make up for the cash forgone.

Part 2 – Change of director's interests in contracts

Note: In the case of a company, interests which come within paragraph (ii) of the definition of "notifiable interest of a director" should be disclosed in this part.

Detail of contract	None
Nature of interest	
Name of registered holder (if issued securities)	
Date of change	
No. and class of securities to which interest related prior to change Note: Details are only required for a contract in relation to which the interest has changed	
Interest acquired	
Interest disposed	
Value/Consideration Note: If consideration is non-cash, provide details and an estimated valuation	
Interest after change	

Part 3 – +Closed period

Were the interests in the securities or contracts detailed above traded during a +closed period where prior written clearance was required?	No
If so, was prior written clearance provided to allow the trade to proceed during this period?	
If prior written clearance was provided, on what date was this provided?	

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Introduced 30/09/01 Amended 01/01/11

Name of entity	**Xref Limited (ASX:XF1)**
ABN	**34 122 404 666**

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

Name of Director	Nigel Heap
Date of last notice	7 December 2016

Part 1 - Change of director's relevant interests in securities
In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust

Note: In the case of a company, interests which come within paragraph (i) of the definition of "notifiable interest of a director" should be disclosed in this part.

Direct or indirect interest	Indirect interest
Nature of indirect interest (including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest.	Oldfield Family Investments Pty Ltd <Oldfield Family A/C> Nigel Heap is a director and shareholder of the trustee, Oldfield Family Investments Pty Ltd, and he is a beneficiary of the Oldfield Family Trust.
Date of change	3 December 2020
No. of securities held prior to change	18,000 fully paid ordinary shares 900,000 options with an exercise price of A$0.70 and an expiry date of 25 November 2021
Class	Fully paid ordinary shares
Number acquired	14,103
Number disposed	Nil

+ See chapter 19 for defined terms.

Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	$0.18 per share
No. of securities held after change	32,103 fully paid ordinary shares 900,000 options with an exercise price of A$0.70 and an expiry date of 25 November 2021
Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	Shares issued following approval at the Company's Annual General Meeting held on 25 November 2020, in payment of 20% of Mr Heap's Director's Fees for the three months to 30 June 2020 to make up for the cash forgone.

Part 2 – Change of director's interests in contracts

Note: In the case of a company, interests which come within paragraph (ii) of the definition of "notifiable interest of a director" should be disclosed in this part.

Detail of contract	Not Applicable
Nature of interest	
Name of registered holder (if issued securities)	
Date of change	
No. and class of securities to which interest related prior to change Note: Details are only required for a contract in relation to which the interest has changed	
Interest acquired	
Interest disposed	
Value/Consideration Note: If consideration is non-cash, provide details and an estimated valuation	
Interest after change	

Part 3 – +Closed period

Were the interests in the securities or contracts detailed above traded during a +closed period where prior written clearance was required?	No
If so, was prior written clearance provided to allow the trade to proceed during this period?	
If prior written clearance was provided, on what date was this provided?	

+ See chapter 19 for defined terms.